

RESPONSE UNDER 37 CFR 1.116 EXPEDITED PROCEDURE EXAMINING GROUP 3622

PATENT APPLICATION Docket No. 8514-100 Indivos Ref. No. ST-A14

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Ned HOFFMAN, et al.

Serial No. 09/215,058

Examiner:

James W. MYHRE

Confirmation No. 7856

Filed:

December 17, 1998

Group Art Unit:

3622

For:

TOKENLESS FINANCIAL ACCESS SYSTEM

APR 3 0 2004

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Docket No. 8514-100

GROUP 3600

AMENDMENT AFTER FINAL REJECTION UNDER 37 CFR 1.116

Responsive to the Office Action, dated January 23, 2004, please amend the application as follows.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which begins on page 2 of this paper.

REMARKS/ARGUMENTS begin on page 6 of this paper.



Corres. and Mail

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Alexandria, VA 22313-1450

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

Date: April 22, 2004

Ariel S. Rosson

Responsive to the Office Action dated June 19, 2003, enclosed is an amendment in the aboveidentified application.

The fee has been calculated as shown below

| CLAIMS AS AMENDED | | | | | |
|---|---------------------------|--------------------|----------|----------|-------------------|
| For: | Number After Amendment | Previous Number | Extra | Rate | Additional Fee |
| Total Claims | 21 | 22 | 0 | x \$9 = | \$0 |
| Independent Claims | 1 | 3 | 0 | x \$43 = | \$0 |
| Extension of Time – 1 st | | 1 | <u> </u> | | \$0 |
| Extension of Time – 2 nd | | | | | \$0 |
| Extension of Time – 3 rd | | | | | \$0 |
| First Presentation of Multiple Dependent Claims | | | | | \$0 |
| TOTAL ADDITIONAL FEE FOR THIS AMENDMENT | | , | | | \$0 |

Any deficiency or overpayment should be charged or credited to deposit account number 13- \boxtimes 1703.

Respectfully submitted,

MARGER JOHNSON & McCOLLOM, P.C.

Ariel S. Rogson

Reg. No. 43,054

APR 3 0 2004

GROUP 3600

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